



PATENT APPLICATION No.: 09/901,078  
ATTORNEY DOCKET: 47004.000089

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number : 09/901,078 Confirmation No.: 7083  
Applicant : Rebecca SIEGEL, et al.  
Filed : July 10, 2001  
Title : SYSTEM AND METHOD FOR SUPERVISING ACCOUNT  
MANAGEMENT OPERATIONS  
TC/Art Unit : 3624  
Examiner: : Stefanos Karmis  
  
Docket No. : 47004.000089  
Customer No. : 21967

**MAIL STOP AMENDMENT**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**INFORMATION DISCLOSURE STATEMENT**

Sir:

In accordance with 37 C.F.R. §§ 1.97 and 1.98, and in compliance with the duty of disclosure set forth in 37 C.F.R. § 1.56, applicants submit attached Form PTO-SB/08A (modified) for consideration and request the references cited therein be made of record by the U.S. Patent and Trademark Office in the above-captioned application.

In accordance with 37 C.F.R. § 1.98(a)(2)(ii), copies of cited U.S. patents and/or U.S. patent application publications under 35 U.S.C. 371, are not being provided.

Applicants respectfully point out that the submission of the listed references in this Information Disclosure Statement is not an admission that they are prior art or that they are material to patentability of any claims of the application. Also, the submission of this Information Disclosure Statement is not an indication that a search has been made by Applicants.

For the convenience of the Examiner in considering the cited references, a copy of each of the cited references is enclosed with this communication. In considering the cited references, it may be noted by the Examiner that certain of the references may contain markings, underlinings, and/or other notations. These markings, underlinings, and/or other notations are not to be construed as drawing the Examiner's attention either to selected parts or away from

other parts of the cited references. Any such markings were either present on the copies of the cited references obtained by the associated individuals, or were made thereon during the study of the references by the associated individuals.

Consideration of the foregoing plus the prompt return of a copy of the enclosed Form SB/08A with the Examiner's initials in the left column in accordance with MPEP 609 are respectfully requested.

This Information Disclosure Statement is being submitted after the mailing of a non-final Office Action, but is believed to be prior to a final Office Action or a Notice of Allowance. Accordingly, the Patent and Trademark Office is authorized to charge the fee amount specified in 37 C.F.R. § 1.17(p) of \$180.00 to Deposit Account No. 50-0206. If the payment of this fee is in error, the Commissioner is hereby authorized to charge any fee deficit or credit any fee overpayment to the undersigned's Deposit Account No. 50-0206.

Respectfully submitted,

HUNTON & WILLIAMS LLP

Dated: June 15, 2006

By: 

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Substitute for form 1449A/PTO

## INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

<b>Application Number</b>	<b>09/901,078</b>
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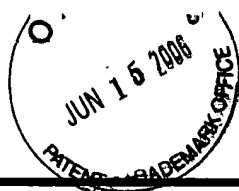
### U.S. PATENT DOCUMENTS

*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	1.	US 2001/0032158	10-18-2001	Starkman	
	2.	US 2001/0032159	10-18-2001	Starkman	
	3.	US 2001/0032176	10-18-2001	Starkman	
	4.	US 2001/0034682	10-25-2001	Knight et al.	
	5.	US 2001/0042034	11-15-2001	Elliott	
	6.	US 2001/0044293	11-22-2001	Morgan	
	7.	US 2001/0047489	11-29-2001	Ito et al.	
	8.	US 2002/0026394	02-28-2002	Savage et al.	
	9.	US 2002/0059141 A1	05-16-2002	Davies et al.	
	10.	US 2003/0101119	05-29-2003	Persons et al.	
	11.	US 2003/0163403	08-28-2003	Chen et al.	
	12.	US 2003/0208441 A1	11-06-2003	Poplawski et al.	
	13.	US 4321672	03-23-1982	Braun, et al.	
	14.	US 4355372	10-19-1982	Goldberg	
	15.	US 4495018	01-22-1985	Vohrer	
	16.	US 4633397	12-30-1986	Macco	
	17.	US 4694397	09-15-1987	Vignola	
	18.	US 4722054	01-26-1988	Fukushima	
	19.	US 4745468	05-17-1988	Von Kohorn	
	20.	US 4752877	06-21-1988	Roberts et al.	
	21.	US 4774664	09-27-1988	Gottardy	
	22.	US 4797911	01-10-1989	Marks	
	23.	US 4812628	03-14-1989	Boston	
	24.	US 4914587	04-03-1990	Clouse	

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<b>Substitute for form 1449A/PTO</b>  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(use as many sheets as necessary)</i>		<b>Application Number</b>	<b>09/901,078</b>
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	25.	US 4926255	05-15-1990	Von Kohorn	
	26.	US 4932046	06-05-1990	Ross	
	27.	US 4948174	08-14-1990	Thomson et al.	
	28.	US 4972504	11-20-1990	Daniel Jr.	
	29.	US 4974878	12-04-1990	Josephson	
	30.	US 5041972	08-20-1991	Frost	
	31.	US 5050207	09-17-1991	Hitchcock	
	32.	US 5121945	06-16-1992	Thomson et al.	
	33.	US 5157717	10-20-1992	Hitchcock	
	34.	US 5179584	01-12-1993	Tsumura	
	35.	US 5220501	06-15-1993	Lawlor	
	36.	US 5225978	07-06-1993	Peterson	
	37.	US 5259023	11-02-1993	Katz	
	38.	US 5260778	11-09-1993	Kauffman	
	39.	US 5287269	02-15-1994	Dorrough et al.	
	40.	US 5383113	01-17-1995	Knight	
	41.	US 5402474	03-28-1995	Miller	
	42.	US 5424938	06-13-1995	Wagner	
	43.	US 5465206	11-07-1995	Hilt et al.	
	44.	US 5483445	01-09-1996	Pickering	
	45.	US 5490060	02-06-1996	Malec	
	46.	US 5523942	05-04-1996	Tyler	
	47.	US 5532920	07-05-1996	Hartrick	
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	49.	US 5559855	09-24-1996	Dowens et al.	
	50.	US 5561707	10-01-1996	Katz	
	51.	US 5570465	10-29-1996	Tsakanikas	
	52.	US 5583759	12-10-1996	Geer	
	53.	US 5594791	01-14-1997	Szlam et al.	
	54.	US 5599528	02-04-1997	Igaki	
	55.	US 5615341	03-25-1997	Srikant	
	56.	US 5652786	07-29-1997	Rogers	
	57.	US 5659165	08-19-1997	Jennings	
	58.	US 5684863	11-04-1997	Katz	
	59.	US 5699528	12-16-1997	Hogan	
	60.	US 5710889	01-20-1998	Clark et al.	
	61.	US 5715298	02-03-1998	Rogers	
	62.	US 5715450	02-03-1998	Ambrose	
	63.	US 5727249	03-10-1998	Powell	
	64.	US 5742775	04-21-1998	King	
	65.	US 5745706	04-28-1998	Wolfberg et al.	
	66.	US 5757904	05-26-1998	Anderson	
	67.	US 5758126	05-26-1998	Daniels et al.	
	68.	US 5761647	06-02-1998	Boushy	
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	70.	US 5787403	07-28-1998	Randle	
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	73.	US 5802498	09-01-1998	Comesanas	
	74.	US 5802499	09-01-1998	Sampson et al.	
	75.	US 5815551	09-29-1998	Katz	
	76.	US 5819238	10-06-1998	Fernholz	
	77.	US 5826241	10-20-1998	Stein	
	78.	US 5832447	11-03-1998	Rieker	
	79.	US 5832460	11-03-1998	Bednar	
	80.	US 5835087	11-10-1998	Herz	
	81.	US 5835580	11-10-1998	Fraser	
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	83.	US 5842211	11-24-1998	Horadan	
	84.	US 5862223	01-19-1999	Walker	
	85.	US 5870456	02-09-1999	Rogers	
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	89.	US 5875437	02-23-1999	Atkins	
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	91.	US 5884288	03-16-1999	Chang	
	92.	US 5890140	03-30-1999	Clark et al.	
	93.	US 5897625	04-27-1999	Gustin	
	94.	US 5899982	05-04-1999	Randle	
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	96.	US 5920847	07-06-1999	Kolling et al.	

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	97.	US 5923745	07-13-1999	Hurd	
	98.	US 5940811	08-17-1999	Norris	
	99.	US 5943656	08-24-1999	Crooks	
	100.	US 5953406	09-14-1999	LaRue et al.	
	101.	US 5966695	10-12-1999	Melchione et al.	
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	103.	US 5970467	10-19-1999	Alavi	
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	105.	US 5978780	11-02-1999	Watson	
	106.	US 5987435	11-16-1999	Weiss et al.	
	107.	US 5991750	11-23-1999	Craig	
	108.	US 5995942	11-30-1999	Smith et al.	
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	110.	US 6006207	12-21-1999	Mumick et al.	
	111.	US 6016344	01-18-2000	Katz	
	112.	US 6016482	01-18-2000	Molinari et al.	
	113.	US 6018722	01-25-2000	Ray et al.	
	114.	US 6026370	02-15-2000	Jermyn	
	115.	US 6029139	02-22-2000	Cunningham et al.	
	116.	US 6032125	02-29-2000	Ando	
	117.	US 6038552	03-14-2000	Fleischl et al.	
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	121.	US 6070147	05-30-2000	Harms et al	
	122.	US 6078892	06-20-2000	Anderson et al.	
	123.	US 6088685	07-11-2000	Kiron et al.	
	124.	US 6098052	08-01-2000	Kosiba et al.	
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	135.	US 6278981	08-21-2001	Dembo et al.	
	136.	US 6301567	10-09-2001	Leong et al.	
	137.	US 6304653	10-16-2001	O'Neil et al.	
	138.	US 6304858	10-16-2001	Mosler et al.	
	139.	US 6321212	11-20-2001	Lange	
	140.	US 6338047	01-08-2002	Wallman	
	141.	US 6393409	05-21-2002	Young et al.	
	142.	US 6405179	06-11-2002	Rebane	
	143.	US 6415267	07-02-2002	Hagan	
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	145.	US 6430545	08-01-2002	Honarvar et al.	
	146.	US 6456983	09-24-2002	Keyes et al.	
	147.	US 6480850	11-12-2002	Veldhuisen	
	148.	US 6513019	01-28-2003	Lewis	
	149.	US 6553113	04-22-2003	Dhir et al.	
	150.	US 6578015	06-10-2003	Haseltine et al.	
	151.	US 6658393	12-02-2003	Basch et al.	
	152.	US 6804346	10-01-2004	Mewhinney	

### FOREIGN PATENT DOCUMENTS

*Examiner Initial	Cite No.	FOREIGN PATENT DOCUMENT	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	TRANSLATION
		Country Code Number- Kind Code (if known)				YES/NO
	153.	JP 7-152960	6/16/1995	Ito et al.		
	154.	WO 01/86524	11/15/2001	Land et al.		

### OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS

*Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION
			YES/NO
	155.	Delivering the Right Information to the Right Resource or Every Customer Interaction; Intelligent Callrouter, www.geotel.com/solutions/icr/default/htm, 1998, 1 page	
	156.	Keep the Change Savings Service, Bank of America, Retrieved from the internet on 1/27/2006 at < <a href="https://www.bankofamerica.com/deposits/checksave/apps/ktc/ktc_terms.cfm">https://www.bankofamerica.com/deposits/checksave/apps/ktc/ktc_terms.cfm</a> >	

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<b>OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS</b>			
*Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION
			YES/NO
	157.	COMPUTER TELEPHONY SOLUTIONS, The Customer Interaction Specialists, Computer Telephony Solutions, Internet, 05/25/1999	

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